United States Bankruptcy Court Western District of Washington							Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle Opfer, Lon C.	Name of Jo	Name of Joint Debtor (Spouse) (Last, First, Middle):								
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				years		
Last four digits of Soc. Sec. or Individual-Taxpayer I.I (if more than one, state all): 5722	D. (ITIN) /0	Complete EIN	Last four d	-		or Individual-T	axpayer I.D	. (ITIN) /Complete EIN		
Street Address of Debtor (No. & Street, City, State & 19629 110th Pl. NE Bothell, WA	Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Stat	, City, State & Zip Code):		
·	ZIPCODE	ZIPCODE <b>98011</b>					7	ZIPCODE		
County of Residence or of the Principal Place of Busin King	ness:		County of	Residence	e or of the	he Principal Place	ce of Busin	ess:		
Mailing Address of Debtor (if different from street add 11410 NE 124th ST. #203 Kirkland, WA	dress)		Mailing A	ldress of	Joint De	ebtor (if differen	t from stree	et address):		
·	ZIPCODE	98034					7	ZIPCODE		
Location of Principal Assets of Business Debtor (if dif	ferent from	street addres	ss above):							
					1		2	ZIPCODE		
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)		(Check	of Business cone box.)			the Petition	n is Filed (	Code Under Which Check one box.)		
☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtor  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Single U.S.C Railre Stock Comr Cleari Other	C. § 101(51B) coad broker modity Broker ing Bank Tax-Exe (Check box or is a tax-exe	Estate as defined i	under	Ch Ch Ch		Reco Main Chap Reco Nonr Nature of I (Check one y consumer 1 U.S.C. red by an y for a	box.)		
	Intern	nal Revenue C	Code).			d purpose."				
Filing Fee (Check one box)  ✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court's consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official Filing Fee waiver requested (Applicable to chapter	pay fee orm 3A.	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or af than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereaft.			1(51D).  insiders or affiliates) are less years thereafter).					
only). Must attach signed application for the court's consideration. See Official Form 3B.		A pla	an is being filed w	rith this po n were so	olicited p	prepetition from	one or mor	re classes of creditors, in		
Statistical/Administrative Information  Debtor estimates that funds will be available for di  Debtor estimates that, after any exempt property is distribution to unsecured creditors.				id, there v	will be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors	)- 5	5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000			
<u> </u>	0,001 to \$	510,000,001 o \$50 million	\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities  \[ \begin{array}{ c c c c c c c c c c c c c c c c c c c	0,001 to \$	510,000,001	\$50,000,001 to	\$100,00	0,001	\$500,000,001	More than			

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Opfer, Lon C.	<u>. ugc -</u>
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner n that I have informed the petition chapter 7, 11, 12, or 13 of titl explained the relief available un	chibit B  if debtor is an individual imarily consumer debts.)  named in the foregoing petition, declare er that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ James J. Jameson	3/19/15
	Signature of Attorney for Debtor(s)	Date
or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, eximple the same of the petition is attached and manual of this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and attacked a part of this petition.	ch a separate Exhibit D.)
Information Regardin	ng the Debtor - Venue	
	opplicable box.) of business, or principal assets in the	is District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in t	his District.
☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pro	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)	
(Name of landlord the	at obtained judgment)	
(Address o	of landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos		
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	ring the 30-day period after the
☐ Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(l)).	

Date

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Opfer, Lon C.
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/Lon C. Opfer  Signature of Debtor  Lon C. Opfer  Signature of Joint Debtor  Telephone Number (If not represented by attorney)  March 19, 2015	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date
Date	
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
/s/ James J. Jameson Signature of Attorney for Debtor(s)  James J. Jameson 11490 James J. Jameson, P.S. 3409 McDougall Avenue Suite 201 Everett, WA 98201  Jameson54@aol.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer
March 19, 2015  Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)	1.,
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Authorized Individual	Signature  Date  Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11
Title of Authorized Individual	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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## **United States Bankruptcy Court Western District of Washington**

Western	District of Washington
IN RE:	Case No
Opfer, Lon C.	Chapter 7
Debtor(s)  FYHIRIT D - INDIVIDIAL D	DEBTOR'S STATEMENT OF COMPLIANCE
	UNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and whatever filing fee you paid, and your creditors will be	he five statements regarding credit counseling listed below. If you cannot all the court can dismiss any case you do file. If that happens, you will lose able to resume collection activities against you. If your case is dismissed a required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint peone of the five statements below and attach any documents	etition is filed, each spouse must complete and file a separate Exhibit D. Check s as directed.
the United States trustee or bankruptcy administrator that	<b>ptcy case</b> , I received a briefing from a credit counseling agency approved by outlined the opportunities for available credit counseling and assisted me in a from the agency describing the services provided to me. Attach a copy of the ed through the agency.
the United States trustee or bankruptcy administrator that performing a related budget analysis, but I do not have a cer	<b>ptcy case</b> , I received a briefing from a credit counseling agency approved by outlined the opportunities for available credit counseling and assisted me in rtificate from the agency describing the services provided to me. You must file ces provided to you and a copy of any debt repayment plan developed through se is filed.
	om an approved agency but was unable to obtain the services during the seven g exigent circumstances merit a temporary waiver of the credit counseling arize exigent circumstances here.]
you file your bankruptcy petition and promptly file a cer of any debt management plan developed through the ag case. Any extension of the 30-day deadline can be grant	ast still obtain the credit counseling briefing within the first 30 days after tificate from the agency that provided the counseling, together with a copy gency. Failure to fulfill these requirements may result in dismissal of your ted only for cause and is limited to a maximum of 15 days. Your case may reasons for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefin motion for determination by the court.]	ng because of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with resp	* **
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as participate in a credit counseling briefing in person.</li> <li>Active military duty in a military combat zone.</li> </ul>	physically impaired to the extent of being unable, after reasonable effort, to by telephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator does not apply in this district.	r has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information	provided above is true and correct.
Signature of Debtor: /s/ Lon C. Opfer	
Date: March 19, 2015	

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N RE Opfer, Lon C.		Case No.	
	Debtor(s)		(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description And Location of Proferty  Description and Location of Proferty					
98011	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR	AMOUNT OF SECURED CLAIM
98011	Debterio regidence legated at 40000 440th DL NE Batterii MA		$\vdash$	E40 000 00	420 000 00
TOTAL 516,000.00	98011				
101AL 310,000.00		TO		516 000 00	
		TO	ral	516,000.00	

(Report also on Summary of Schedules)

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(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Debtor(s)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.	X			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Case	N	^
Case	IN	U.

Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Harley Davidson Motorcycle		18,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
I	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

IN RE Opfer, Lon C.

Debtor(s)		

SCHEDULE B - PERSONAL PROPERTY

Case No. \_\_\_\_\_\_(If known)

(Continuation Sheet)								
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION				
35. Other personal property of any kind not already listed. Itemize.	X							

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	Case No.		
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Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Loan on Harley Davidson				19,000.00	1,000.00
Evergreen Bank Group RCO Legal 13555 SE 36th St. Suite 300 Bellevue, WA 98006			VALUE \$ <b>18,000.00</b>					
ACCOUNT NO.			Mortgage on Debtor's Residence	T			420,000.00	
Green Tree Servicing, LLC Quality Loan Service Corporation Of Wa. 411 Ivy St. San Diego, CA 92101			VALUE \$ 516,000.00					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	Sul	otot	L al		
<b>0</b> continuation sheets attached			(Total of the	nis j	page	e)	\$ 439,000.00	\$ 1,000.00
			(Use only on la		Tot page		\$ 439,000.00 (Report also on	\$ 1,000.00

Schedules.) Summary of Certain Liabilities and Related Data.)

Summary of

also on Statistical